

Fill in this information to identify your case and this filing:			
Debtor 1	<b>James</b> First Name	<b>Earl</b> Middle Name	<b>Banks</b> Last Name
Debtor 2 (Spouse, if filing)	<b>Marilyn</b> First Name	<b>Lorraine</b> Middle Name	<b>Banks</b> Last Name
United States Bankruptcy Court for the: <b>WESTERN DISTRICT OF TEXAS</b>			
Case number (if known)	<b>17-50317</b>		

Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

##### 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- No. Go to Part 2.  
 Yes. Where is the property?

1.1.

**1090 CR 768**

Street address, if available, or other description

**Devine** TX **78016**  
City State ZIP Code

**Medina**  
County

homestead at 1090 CR 768 Devine TX  
78106  
est. 0.50 acres

##### What is the property?

Check all that apply.

- Single-family home  
 Duplex or multi-unit building  
 Condominium or cooperative  
 Manufactured or mobile home  
 Land  
 Investment property  
 Timeshare  
 Other \_\_\_\_\_

##### Who has an interest in the property?

Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: *Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?

**\$36,260.00** **\$36,260.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**fee simple**

Check if this is community property (see instructions)

Debtor 1 **James Earl Banks**  
 Debtor 2 **Marilyn Lorraine Banks**

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1.2. <b>1721 HWY 173 N</b> Street address, if available, or other description		What is the property? Check all that apply.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.	
<b>DEVINE</b> City		<input type="checkbox"/> Single-family home <input type="checkbox"/> Duplex or multi-unit building <input type="checkbox"/> Condominium or cooperative <input type="checkbox"/> Manufactured or mobile home <input type="checkbox"/> Land <input type="checkbox"/> Investment property <input type="checkbox"/> Timeshare <input checked="" type="checkbox"/> Other <u>Business</u>	<b>Current value of the entire property?</b>  <u>\$117,930.00</u>	<b>Current value of the portion you own?</b>  <u>\$117,930.00</u>
<b>Medina</b> County		Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.  <u>fee simple subject to mor</u>		
Debtor's business real property Legal description: A0569 - C. Kemp Survey 7, ACRES 0.635, (INCLUDES .02 AC IN SAT BLK 34 LOT 1)		Who has an interest in the property? Check one.	<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another	
(Lienholder: Community Nat'l Bank)		Other information you wish to add about this item, such as local property identification number: _____		
Co-Debtor operates Charlie's Ice House from this location.				
1.3. <b>Lots 24 &amp; 25</b> Street address, if available, or other description		What is the property? Check all that apply.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.	
<b>Hanover (Sattler Village)</b> City		<input type="checkbox"/> Single-family home <input type="checkbox"/> Duplex or multi-unit building <input type="checkbox"/> Condominium or cooperative <input type="checkbox"/> Manufactured or mobile home <input checked="" type="checkbox"/> Land <input type="checkbox"/> Investment property <input type="checkbox"/> Timeshare <input type="checkbox"/> Other	<b>Current value of the entire property?</b>  <u>\$18,170.00</u>	<b>Current value of the portion you own?</b>  <u>\$18,170.00</u>
<b>Comal</b> County		Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.  <u>fee simple</u>		
<b>Lots 24 &amp; 25 Sattler Village</b>		Who has an interest in the property? Check one.	<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another	
		Other information you wish to add about this item, such as local property identification number: _____		

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here..... → \$172,360.00

**Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

## 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No  
 Yes

Debtor 1 James Earl Banks  
 Debtor 2 Marilyn Lorraine Banks

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3.1.	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: <i>Creditors Who Have Claims Secured by Property</i> .	
Make: <u>Chevrolet</u>	<input type="checkbox"/> Debtor 1 only	Current value of the entire property?	Current value of the portion you own?
Model: <u>Silverado 2500 pick</u>	<input type="checkbox"/> Debtor 2 only		
Year: <u>2002</u>	<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only		
Approximate mileage: <u>180,000</u>	<input type="checkbox"/> At least one of the debtors and another	<u>\$4,337.50</u>	<u>\$4,337.50</u>
Other information: 2002 Chevrolet Silverado 2500 pickup (approx. 180000 miles) <input checked="" type="checkbox"/> Check if this is community property (see instructions)			

**Lienholder: Navy Federal FCU**

3.2.	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: <i>Creditors Who Have Claims Secured by Property</i> .	
Make: <u>Buick</u>	<input type="checkbox"/> Debtor 1 only	Current value of the entire property?	Current value of the portion you own?
Model: <u>Lasabre</u>	<input type="checkbox"/> Debtor 2 only		
Year: <u>1996</u>	<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only		
Approximate mileage: <u>106,000</u>	<input type="checkbox"/> At least one of the debtors and another	<u>\$1,600.00</u>	<u>\$1,600.00</u>
Other information: 1996 Buick Lasabre (approx. 106000 miles) <input checked="" type="checkbox"/> Check if this is community property (see instructions)			

**Lienholder: Navy FCU**

3.3.	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: <i>Creditors Who Have Claims Secured by Property</i> .	
Make: <u>Chevrolet</u>	<input type="checkbox"/> Debtor 1 only	Current value of the entire property?	Current value of the portion you own?
Model: <u>3/4 ton pickup</u>	<input type="checkbox"/> Debtor 2 only		
Year: <u>2003</u>	<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only		
Approximate mileage: <u>148,000</u>	<input type="checkbox"/> At least one of the debtors and another	<u>\$2,650.00</u>	<u>\$2,650.00</u>
Other information: 2003 Chevrolet 3/4 ton pickup (approx. 148000 miles) <input checked="" type="checkbox"/> Check if this is community property (see instructions)			

**Used in Debtor's dba Jebco AC & Heating**

3.4.	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: <i>Creditors Who Have Claims Secured by Property</i> .	
Make: <u>Honda</u>	<input type="checkbox"/> Debtor 1 only	Current value of the entire property?	Current value of the portion you own?
Model: <u>Goldwing motorcycl</u>	<input type="checkbox"/> Debtor 2 only		
Year: <u>2005</u>	<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only		
Approximate mileage: <u>36,000</u>	<input type="checkbox"/> At least one of the debtors and another	<u>\$4,000.00</u>	<u>\$4,000.00</u>
Other information: 2005 Honda Goldwing motorcycle (approx. 36000 miles) <input checked="" type="checkbox"/> Check if this is community property (see instructions)			

3.5.	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: <i>Creditors Who Have Claims Secured by Property</i> .	
Make: <u>Suzuki</u>	<input type="checkbox"/> Debtor 1 only	Current value of the entire property?	Current value of the portion you own?
Model: <u>C-90 motorcycle</u>	<input type="checkbox"/> Debtor 2 only		
Year: <u>2006</u>	<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only		
Approximate mileage: <u>12,000</u>	<input type="checkbox"/> At least one of the debtors and another	<u>\$2,500.00</u>	<u>\$2,500.00</u>
Other information: 2006 Suzuki C-90 motorcycle (approx. 12000 miles) <input checked="" type="checkbox"/> Check if this is community property (see instructions)			

Debtor 1 **James Earl Banks**  
 Debtor 2 **Marilyn Lorraine Banks**

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3.6.	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.	
Make: <u>GMC</u>	<input type="checkbox"/> Debtor 1 only	Current value of the entire property?	Current value of the portion you own?
Model: <u>Sierra pickup</u>	<input type="checkbox"/> Debtor 2 only		
Year: <u>2008</u>	<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only		
Approximate mileage: _____	<input type="checkbox"/> At least one of the debtors and another	<u>\$13,700.00</u>	<u>\$0.00</u>
Other information: <b>2008 GMC Sierra pickup</b>	<input checked="" type="checkbox"/> Check if this is community property (see instructions)		

**(Co-Debtor co-signed with Debtor's son who has possession of vehicle and makes payments on the note.)**

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**  
*Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*

No  
 Yes

4.1.	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.	
Make: <u>WW</u>	<input type="checkbox"/> Debtor 1 only	Current value of the entire property?	Current value of the portion you own?
Model: <u>6' X 12' trailer</u>	<input type="checkbox"/> Debtor 2 only		
Year: <u>2001</u>	<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only		
Other information: <b>2001 WW 6' X 12' trailer</b>	<input type="checkbox"/> At least one of the debtors and another	<u>\$600.00</u>	<u>\$600.00</u>
Used in Debtor's dba Jebco AC & Heating	<input checked="" type="checkbox"/> Check if this is community property (see instructions)		

**5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....** \$15,687.50

**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?  
 Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

*Examples: Major appliances, furniture, linens, china, kitchenware*

No  
 Yes. Describe..... **household goods & furnishings** \$2,500.00

**7. Electronics**

*Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games*

No  
 Yes. Describe..... **2 TVs; computer w/ printer cell phones; small radio** \$500.00

**8. Collectibles of value**

*Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles*

No  
 Yes. Describe.....

**9. Equipment for sports and hobbies**

*Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments*

No  
 Yes. Describe..... **fishing rods & reels; tackle box** \$50.00

Debtor 1 James Earl Banks  
 Debtor 2 Marilyn Lorraine Banks

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## 10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

 No Yes. Describe..... 1 pistol .357\$500.001 rifle

## 11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

 No Yes. Describe..... wearing apparel\$500.00

## 12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

 No Yes. Describe..... jewelry\$4,000.00

## 13. Non-farm animals

Examples: Dogs, cats, birds, horses

 No Yes. Describe..... 2 dogs; 4 cats (household pets)\$100.00

## 14. Any other personal and household items you did not already list, including any health aids you did not list

 No Yes. Give specific information.....

## 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here.....

\$8,150.00**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?  
 Do not deduct secured claims or exemptions.

## 16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

 No Yes.....

Cash: .....

## 17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

 No Yes.....

Institution name:

17.1. Checking account:

Lytle State Bank -Checking account ending 8770  
dba Jebco AC and Heating\$3,126.22

17.2. Checking account:

Security Bank -Checking account ending 265  
dba Charlies' Icehouse\$95.51

17.3. Checking account:

Community National Bank -Checking account ending 8665(only Co-Debtor's oil royalty check received monthly is deposited into this account)\$109.24

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17.4. Savings account:	<u>Lytle State Bank -Savings account Xs military retirement is only funds deposited into this account from DFAS (\$1,100 per month is allotted to this account direct deposit)</u>	<u>\$18,000.00</u>
<b>18. Bonds, mutual funds, or publicly traded stocks</b> <i>Examples:</i> Bond funds, investment accounts with brokerage firms, money market accounts		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes..... Institution or issuer name:		
<b>19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture</b>		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Give specific information about them..... Name of entity: % of ownership:		
<b>20. Government and corporate bonds and other negotiable and non-negotiable instruments</b> <i>Negotiable instruments</i> include personal checks, cashiers' checks, promissory notes, and money orders. <i>Non-negotiable instruments</i> are those you cannot transfer to someone by signing or delivering them.		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Give specific information about them..... Issuer name:		
<b>21. Retirement or pension accounts</b> <i>Examples:</i> Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans		
<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. List each account separately. Type of account: Institution name:  Pension plan: <u>military retirement DFAS difficult to determine value due to Debtor receives monthly allotment for remainder of this life</u>		
<u>Currently received \$ <u>1552</u> <sup>gross</sup> per month</u> <u>\$0.00</u>		
<b>22. Security deposits and prepayments</b> Your share of all unused deposits you have made so that you may continue service or use from a company <i>Examples:</i> Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes..... Institution name or individual:		
<b>23. Annuities</b> (A contract for a specific periodic payment of money to you, either for life or for a number of years)		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes..... Issuer name and description:		
<b>24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.</b> 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)		
<b>25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit</b>		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Give specific information about them		
<b>26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;</b> <i>Examples:</i> Internet domain names, websites, proceeds from royalties and licensing agreements		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Give specific information about them		

Debtor 1 **James Earl Banks**  
 Debtor 2 **Marilyn Lorraine Banks**

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**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you** No Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Federal: \$0.00  
 State: \$0.00  
 Local: \$0.00

**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No Yes. Give specific information

Alimony: \$0.00  
 Maintenance: \$0.00  
 Support: \$0.00  
 Divorce settlement: \$0.00  
 Property settlement: \$0.00

**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No Yes. Give specific information**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No Yes. Name the insurance company of each policy and list its value.....

Company name:

Beneficiary:

Surrender or refund value:

term life insurance policiesspouses/children\$1.00**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

 No Yes. Give specific information**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue No Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims** No Yes. Describe each claim.....

Debtor 1 **James Earl Banks**  
 Debtor 2 **Marilyn Lorraine Banks**

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**35. Any financial assets you did not already list**

- No  
 Yes. Give specific information \_\_\_\_\_

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

→ \$21,333.97

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

- No. Go to Part 6.  
 Yes. Go to line 38.

Current value of the portion you own?  
 Do not deduct secured claims or exemptions.

**38. Accounts receivable or commissions you already earned**

- No  
 Yes. Describe.. \_\_\_\_\_

**39. Office equipment, furnishings, and supplies**

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

- No  
 Yes. Describe.. \_\_\_\_\_

**40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

- No  
 Yes. Describe.. See continuation page(s). \$10,000.00

**41. Inventory**

- No  
 Yes. Describe.. beer/ wine coolers Charlie's Ice House \$4,000.00

**42. Interests in partnerships or joint ventures**

- No  
 Yes. Describe..... Name of entity: \_\_\_\_\_ % of ownership:

**43. Customer lists, mailing lists, or other compilations**

- No  
 Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?  
 No  
 Yes. Describe..... \_\_\_\_\_

**44. Any business-related property you did not already list**

- No  
 Yes. Give specific information.

**45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....**

→ \$14,000.00

Debtor 1 James Earl Banks  
 Debtor 2 Marilyn Lorraine Banks

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**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
 If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- No. Go to Part 7.  
 Yes. Go to line 47.

Current value of the portion you own?  
 Do not deduct secured claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

- No  
 Yes....

48. Crops--either growing or harvested

- No  
 Yes. Give specific information.....

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

- No  
 Yes....

50. Farm and fishing supplies, chemicals, and feed

- No  
 Yes....

51. Any farm- and commercial fishing-related property you did not already list

- No  
 Yes. Give specific information.....

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here. → \$0.00

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- No  
 Yes. Give specific information.

.00540000 royalty interest in Fisher County TX

(Debtor recently inherited her percentage of oil royalty from her grandfather and began receiving small oil royalty checks each month during 2016)

Debtor is using value that she was recently offered to purchase her interest.

\$5,800.00

54. Add the dollar value of all of your entries from Part 7. Write that number here. → \$5,800.00

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Debtor 2 Marilyn Lorraine Banks

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**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2.....	→	\$172,360.00
56. Part 2: Total vehicles, line 5		\$15,687.50
57. Part 3: Total personal and household items, line 15		\$8,150.00
58. Part 4: Total financial assets, line 36		\$21,333.97
59. Part 5: Total business-related property, line 45		\$14,000.00
60. Part 6: Total farm- and fishing-related property, line 52		\$0.00
61. Part 7: Total other property not listed, line 54	+ \$5,800.00	
62. Total personal property. Add lines 56 through 61.....	\$64,971.47	Copy personal property total → + \$64,971.47
63. Total of all property on Schedule A/B. Add line 55 + line 62.....		\$237,331.47

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Debtor 2 Marilyn Lorraine Banks

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27. Licenses, franchises, and other general intangibles (details):

air conditioning & refrigeration license \$1.00

liquor license for Charlie's Ice House \$1.00

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade (details):

est. value of assets of Charlie's Ice House (i.e. tables & chairs; cash registrar; ice machine; 3 TVs w/ VCR; Bose speakers; BBQ pit, dartboards w/ darts; etc.) \$5,000.00

value of assets used in dba Jebco AC & Heating (i.e. guages; meters; vacuum pumps; hand tools; air compressor; nail gun, ladders; etc.) \$5,000.00

<b>Fill in this information to identify your case:</b>			
Debtor 1	James	Earl	Banks
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Marilyn	Lorraine	Banks
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>WESTERN DISTRICT OF TEXAS</b>			
Case number (if known)	<u>17-50317</u>		

Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions--such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds--may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? *Check one only, even if your spouse is filing with you.*

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
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Brief description: homestead at 1090 CR 768 Devine TX 78106 est. 0.50 acres	\$36,260.00	<input checked="" type="checkbox"/> \$34,760.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-.002
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Brief description: 2002 Chevrolet Silverado 2500 pickup (approx. 180000 miles)	\$4,337.50	<input checked="" type="checkbox"/> \$917.50 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)
--	------------	--	--

Lienholder: Navy Federal FCU

Line from *Schedule A/B*: 3.1

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- No  
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
 No  
 Yes

Debtor 1 James Earl Banks  
Debtor 2 Marilyn Lorraine Banks

Case number (if known) 17-50317

**Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption
Brief description: 1996 Buick Lasabre (approx. 106000 miles)	\$1,600.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)
Lienholder: Navy FCU Line from Schedule A/B: 3.2			
Brief description: 2003 Chevrolet 3/4 ton pickup (approx. 148000 miles)	\$2,650.00	<input checked="" type="checkbox"/> \$2,650.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)
Used in Debtor's dba Jebco AC & Heating Line from Schedule A/B: 3.3			
Brief description: 2001 WW 6' X 12' trailer	\$600.00	<input checked="" type="checkbox"/> \$600.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)
Used in Debtor's dba Jebco AC & Heating Line from Schedule A/B: 4.1			
Brief description: household goods & furnishings Line from Schedule A/B: 6	\$2,500.00	<input checked="" type="checkbox"/> \$2,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Brief description: 2 TVs; computer w/ printer cell phones; small radio Line from Schedule A/B: 7	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Brief description: fishing rods & reels; tackle box Line from Schedule A/B: 9	\$50.00	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(8)
Brief description: 1 pistol .357 Line from Schedule A/B: 10	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(7)
Brief description: wearing apparel Line from Schedule A/B: 11	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(5)

Debtor 1 James Earl Banks  
Debtor 2 Marilyn Lorraine Banks

Case number (if known) 17-50317

**Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption
Brief description: jewelry	\$4,000.00	<input checked="" type="checkbox"/> \$4,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(6)
Line from Schedule A/B: 12			
Brief description: 2 dogs; 4 cats (household pets)	\$100.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(11)
Line from Schedule A/B: 13			
Brief description: Lytle State Bank -Savings account Xs military retirement is only funds deposited into this account from DFAS (\$1,100 per month is allotted to this account direct deposit)	\$18,000.00	<input checked="" type="checkbox"/> \$18,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code § 42.0021
Line from Schedule A/B: 17.3			
Brief description: military retirement DFAS difficult to determine value due to Debtor receives monthly allotment for remainder of this life	\$0.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code § 42.0021
Currently received \$ per month			
Line from Schedule A/B: 21			
Brief description: air conditioning & refrigeration license	\$1.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)
Line from Schedule A/B: 27			
Brief description: liquor license for Charlie's Ice House	\$1.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)
Line from Schedule A/B: 27			
Brief description: term life insurance policies	\$1.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Ins. Code §§ 1108.001, 1108.051
Line from Schedule A/B: 31			
Brief description: est. value of assets of Charlie's Ice House (i.e tables & chairs; cash registrar; ice machine; 3 TVs w/ VCR; Bose speakers; BBQ pit, dartboards w/ darts; etc.	\$5,000.00	<input checked="" type="checkbox"/> \$4,295.07 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)
Line from Schedule A/B: 40			

Debtor 1 James Earl Banks  
Debtor 2 Marilyn Lorraine BanksCase number (if known) 17-50317**Part 2: Additional Page**

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
Brief description: <b>value of assets used in dba Jebco AC &amp; Heating (i.e. guages; meters; vacuum pumps; hand tools; air compressor; nail gun, ladders; etc.)</b>	Copy the value from <i>Schedule A/B</i> <u>\$5,000.00</u>	<i>Check only one box for each exemption</i> <input checked="" type="checkbox"/> <u>\$5,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)
Line from <i>Schedule A/B</i> : <u>40</u>			

<b>Fill in this information to identify your case:</b>			
Debtor 1	<u>James</u> First Name	<u>Earl</u> Middle Name	<u>Banks</u> Last Name
Debtor 2 (Spouse, if filing)	<u>Marilyn</u> First Name	<u>Lorraine</u> Middle Name	<u>Banks</u> Last Name
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF TEXAS</u>			
Case number (if known)	<u>17-50317</u>		

Check if this is an amended filing

## Official Form 106D

### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

#### 1. Do any creditors have claims secured by your property?

- No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  
 Yes. Fill in all of the information below.

#### Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

<i>Column A</i> Amount of claim Do not deduct the value of collateral	<i>Column B</i> Value of collateral that supports this claim	<i>Column C</i> Unsecured portion If any
--	---	---

2.1	Describe the property that secures the claim:	\$340.31	\$18,170.00
-----	--	----------	-------------

Comal Appraisal District  
Creditor's name  
900 S. Seguin Avenue  
Number Street

As of the date you file, the claim is: Check all that apply.

New Braunfels TX 78130  
City State ZIP Code

Who owes the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim relates  
to a community debt

- Nature of lien. Check all that apply.
- An agreement you made (such as mortgage or secured car loan)  
 Statutory lien (such as tax lien, mechanic's lien)  
 Judgment lien from a lawsuit  
 Other (including a right to offset)  
 property taxes

Date debt was incurred 2017 Last 4 digits of account number 4 3 0 0

Add the dollar value of your entries in Column A on this page. Write that number here:

\$340.31

Debtor 1 James Earl Banks  
Debtor 2 Marilyn Lorraine Banks

Case number (if known) 17-50317

Additional Page		Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
<b>Part 1:</b>	After listing any entries on this page, number them sequentially from the previous page.			
2.2	Describe the property that secures the claim:  <b>Community National Ban</b> Creditor's name 1502 Avenue M Number Street	\$63,481.00	\$117,930.00	
As of the date you file, the claim is: Check all that apply.				
<b>Hondo TX 78861</b> City State ZIP Code		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
Who owes the debt? Check one.		Nature of lien. Check all that apply.		
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another		<input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset)		
<input checked="" type="checkbox"/> Check if this claim relates to a community debt		<b>Conventional Real Estate Mortgage</b>		
Date debt was incurred 08/2008		Last 4 digits of account number 0 0 0 1		
2.3	Describe the property that secures the claim:  <b>Community National Ban</b> Creditor's name 1502 Avenue M Number Street	\$9,535.04	\$117,930.00	
As of the date you file, the claim is: Check all that apply.				
<b>Hondo TX 78861</b> City State ZIP Code		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
Who owes the debt? Check one.		Nature of lien. Check all that apply.		
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another		<input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset)		
<input checked="" type="checkbox"/> Check if this claim relates to a community debt		<b>Arrearage claim</b>		
Date debt was incurred Various		Last 4 digits of account number 0 0 0 1		

Add the dollar value of your entries in Column A on this page. Write that number here:

\$73,016.04

Debtor 1 James Earl Banks  
Debtor 2 Marilyn Lorraine BanksCase number (if known) 17-50317

Additional Page		Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
<b>Part 1:</b> After listing any entries on this page, number them sequentially from the previous page.				

<b>2.4</b>	Describe the property that secures the claim:	<u>\$1,500.00</u>	<u>\$36,260.00</u>
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**Medina County Tax Assessor**  
Creditor's name  
Melissa Lutz, PCC  
Number Street  
1102 15th Street

As of the date you file, the claim is: Check all that apply.

**Hondo TX 78861**  
City State ZIP Code

- Contingent  
 Unliquidated  
 Disputed

Who owes the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim relates  
to a community debt

- Nature of lien. Check all that apply.  
 An agreement you made (such as mortgage or secured car loan)  
 Statutory lien (such as tax lien, mechanic's lien)  
 Judgment lien from a lawsuit  
 Other (including a right to offset)  
property taxes

Date debt was incurred 2017

Last 4 digits of account number

4 8 6 3

<b>2.5</b>	Describe the property that secures the claim:	<u>\$5,775.74</u>	<u>\$117,930.00</u>
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**Medina County Tax Assessor**  
Creditor's name  
Melissa Lutz, PCC  
Number Street  
1102 15th Street

As of the date you file, the claim is: Check all that apply.

**Hondo TX 78861**  
City State ZIP Code

- Contingent  
 Unliquidated  
 Disputed

Who owes the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim relates  
to a community debt

- Nature of lien. Check all that apply.  
 An agreement you made (such as mortgage or secured car loan)  
 Statutory lien (such as tax lien, mechanic's lien)  
 Judgment lien from a lawsuit  
 Other (including a right to offset)  
property taxes

Date debt was incurred 2015-2016

Last 4 digits of account number

5 7 2 8

est. property taxes for business property for 2015-2016 tax periods

Add the dollar value of your entries in Column A on this page. Write  
that number here:\$7,275.74

Debtor 1 James Earl Banks  
Debtor 2 Marilyn Lorraine Banks

Case number (if known) 17-50317

Additional Page		Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
Part 1:	After listing any entries on this page, number them sequentially from the previous page.			

2.6	Describe the property that secures the claim:	\$2,540.81	\$117,930.00
<b>Medina County Tax Assessor</b>		Debtor's business real property	
Creditor's name <b>Melissa Lutz, PCC</b>		Number Street <b>1102 15th Street</b>	

As of the date you file, the claim is: Check all that apply.

**Hondo TX 78861**  
City State ZIP Code

Contingent  
 Unliquidated  
 Disputed

Who owes the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim relates  
to a community debt

Nature of lien. Check all that apply.  
 An agreement you made (such as mortgage or secured car loan)  
 Statutory lien (such as tax lien, mechanic's lien)  
 Judgment lien from a lawsuit  
 Other (including a right to offset)  
 property taxes

Date debt was incurred 2017 Last 4 digits of account number 5 7 2 8

2.7	Describe the property that secures the claim:	\$704.93	\$5,000.00
<b>Medina County Tax Assessor</b>		assets of Charlie's Ice House (i.e.	
Creditor's name <b>Melissa Lutz, PCC</b>		Number Street <b>1102 15th Street</b>	

As of the date you file, the claim is: Check all that apply.

**Hondo TX 78861**  
City State ZIP Code

Contingent  
 Unliquidated  
 Disputed

Who owes the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim relates  
to a community debt

Nature of lien. Check all that apply.  
 An agreement you made (such as mortgage or secured car loan)  
 Statutory lien (such as tax lien, mechanic's lien)  
 Judgment lien from a lawsuit  
 Other (including a right to offset)  
 property taxes

Date debt was incurred thru 2016 Last 4 digits of account number 9 1 9 3

property taxes owed thru year 2016

personal of business Charlie's Icehouse

Add the dollar value of your entries in Column A on this page. Write  
that number here:

\$3,245.74

Debtor 1 James Earl Banks  
Debtor 2 Marilyn Lorraine Banks

Case number (if known) 17-50317

Additional Page		Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
<b>Part 1:</b> After listing any entries on this page, number them sequentially from the previous page.				

2.8	Describe the property that secures the claim:	\$5,318.00	\$1,600.00	\$3,718.00
<b>Navy Federal Cr Union</b> Creditor's name Po Box 3700 Number Street	1999 Buick La Sabre			

	As of the date you file, the claim is: Check all that apply.
<b>Merrifield VA 22119</b> City State ZIP Code	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
<b>Who owes the debt? Check one.</b>	
<input type="checkbox"/> Debtor 1 only	<input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan)
<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)
<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Judgment lien from a lawsuit
<input type="checkbox"/> At least one of the debtors and another	<input type="checkbox"/> Other (including a right to offset)
<input checked="" type="checkbox"/> Check if this claim relates to a community debt	

Date debt was incurred 08/2015 Last 4 digits of account number 2 4 2 5

2.9	Describe the property that secures the claim:	\$3,420.00	\$4,337.50
<b>Navy Federal Cr Union</b> Creditor's name Po Box 3700 Number Street	2002 Chevrolet Silverado		

	As of the date you file, the claim is: Check all that apply.
<b>Merrifield VA 22119</b> City State ZIP Code	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
<b>Who owes the debt? Check one.</b>	
<input type="checkbox"/> Debtor 1 only	<input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan)
<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)
<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Judgment lien from a lawsuit
<input type="checkbox"/> At least one of the debtors and another	<input checked="" type="checkbox"/> Other (including a right to offset)
<input checked="" type="checkbox"/> Check if this claim relates to a community debt	<b>Secured</b>

Date debt was incurred 09/2015 Last 4 digits of account number 0 4 2 5

Add the dollar value of your entries in Column A on this page. Write  
that number here:

\$8,738.00

Debtor 1 James Earl Banks  
Debtor 2 Marilyn Lorraine Banks

Case number (if known) 17-50317

<b>Part 1:</b>	<b>Additional Page</b>	<b>Column A</b>	<b>Column B</b>	<b>Column C</b>
	After listing any entries on this page, number them sequentially from the previous page.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion if any

2.10	Describe the property that secures the claim:	\$13,597.00	\$0.00	\$13,597.00
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**Navy Federal Cr Union**  
Creditor's name  
**Po Box 3700**  
Number Street

As of the date you file, the claim is: Check all that apply.

**Merrifield** VA **22119**  
City State ZIP Code

- Contingent  
 Unliquidated  
 Disputed

Who owes the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim relates to a community debt

- Nature of lien. Check all that apply.  
 An agreement you made (such as mortgage or secured car loan)  
 Statutory lien (such as tax lien, mechanic's lien)  
 Judgment lien from a lawsuit  
 Other (including a right to offset)

Date debt was incurred 03/2015 Last 4 digits of account number 5 6 9 0

Debtor co-signed w/ son who drives &amp; pays for the vehicle

Add the dollar value of your entries in Column A on this page. Write that number here:

\$13,597.00

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$106,212.83

Debtor 1 James Earl Banks  
Debtor 2 Marilyn Lorraine BanksCase number (if known) 17-50317**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

1	<u>Law Offices of Elizabeth G Smith</u> Name <u>6655 First Park Ten, Ste 240</u> Number Street	On which line in Part 1 did you enter the creditor? <u>2.2</u>
		Last 4 digits of account number <u>1 6 5 8</u>
<hr/>		
<hr/>		
	<u>San Antonio</u> TX <u>78213</u> City State ZIP Code	
2	<u>Linebarger Goggan Blair</u> Name <u>&amp; Sampson LLP</u> Number Street <u>711 Navarro, Suite 300</u>	On which line in Part 1 did you enter the creditor? <u>2.4</u>
		Last 4 digits of account number <u>                  </u>
<hr/>		
<hr/>		
	<u>San Antonio</u> TX <u>78205</u> City State ZIP Code	
3	<u>Linebarger Goggan Blair</u> Name <u>&amp; Sampson LLP</u> Number Street <u>711 Navarro, Suite 300</u>	On which line in Part 1 did you enter the creditor? <u>2.1</u>
		Last 4 digits of account number <u>                  </u>
<hr/>		
<hr/>		
	<u>San Antonio</u> TX <u>78205</u> City State ZIP Code	

<b>Fill in this information to identify your case:</b>			
Debtor 1	<u>James</u> First Name	<u>Earl</u> Middle Name	<u>Banks</u> Last Name
Debtor 2 (Spouse, if filing)	<u>Marilyn</u> First Name	<u>Lorraine</u> Middle Name	<u>Banks</u> Last Name
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF TEXAS</u>			
Case number (if known)	<u>17-50317</u>		

Check if this is an amended filing

## Official Form 106E/F

### Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Hold Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- No. Go to Part 2.  
 Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If more space is needed for priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.

	Total claim	Priority amount	Nonpriority amount
2.1	\$2,000.00	\$2,000.00	\$0.00

Chance M. McGhee, Attorney at Law

Priority Creditor's Name

8207 Callaghan Rd. #250

Number Street

Last 4 digits of account number

When was the debt incurred? 02/06/2017

As of the date you file, the claim is: Check all that apply.

- Contingent  
 Unliquidated  
 Disputed

San Antonio TX 78230

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

- No  
 Yes

Type of PRIORITY unsecured claim:

- Domestic support obligations  
 Taxes and certain other debts you owe the government  
 Claims for death or personal injury while you were intoxicated  
 Other. Specify Attorney fees for this case

Debtor 1 James Earl Banks  
Debtor 2 Marilyn Lorraine BanksCase number (if known) 17-50317**Part 2: List All of Your NONPRIORITY Unsecured Claims****3. Do any creditors have nonpriority unsecured claims against you?**

- No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
 Yes

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.**

If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If more space is needed for nonpriority unsecured claims, fill out the Continuation Page of Part 2.

**Total claim****\$78.00**

<b>4.1</b>	<b>Account Services Colls</b>	Last 4 digits of account number <u>6 1 3 8</u>
	Nonpriority Creditor's Name <b>1802 Ne Loop 410 Ste 400</b>	When was the debt incurred? <u>11/2010</u>
	Number Street	As of the date you file, the claim is: Check all that apply.
		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed
	<b>San Antonio TX 78217</b>	Type of NONPRIORITY unsecured claim:
	City State ZIP Code	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>medical- Star Anesthesia</b>
	Who incurred the debt? Check one.	
	<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt	
	Is the claim subject to offset?	
	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	

**\$6,218.00**

<b>4.2</b>	<b>Navy Federal Cr Union</b>	Last 4 digits of account number <u>5 2 8 8</u>
	Nonpriority Creditor's Name <b>820 Follin Lane</b>	When was the debt incurred? <u>12/1986</u>
	Number Street	As of the date you file, the claim is: Check all that apply.
		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
	<b>Vienna VA 22180</b>	Type of NONPRIORITY unsecured claim:
	City State ZIP Code	<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Credit Card</b>
	Who incurred the debt? Check one.	
	<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt	
	Is the claim subject to offset?	
	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	

Debtor 1 James Earl Banks  
Debtor 2 Marilyn Lorraine BanksCase number (if known) 17-50317**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional parties to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

**AT&T Advertising L.P. c/o**Name Kyle E. Neill, P.C.  
Number 11550 IH 10, Suite 287 Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line advertising of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims**San Antonio TX 78230**

City State ZIP Code

Last 4 digits of account number       **Internal Revenue Service**Name P.O. Box 7346  
Number Taxes Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line Taxes of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims**Philadelphia PA 19101-7346**

City State ZIP Code

Last 4 digits of account number       **Lease Financial Group**Name 233 N Michigan Ave Ste 1  
Number Lease credit card Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line Lease credit card of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims**Chicago IL 60601**

City State ZIP Code

Last 4 digits of account number 7 7 9 3**Standard Supply and Distributing**Name 1431 Regal Row  
Number vendor Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line vendor of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims**Dallas TX 75247**

City State ZIP Code

Last 4 digits of account number       **Star Anesthesia, P.A.**Name P.O. Box 659  
Number 4.1 Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.1 of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims**San Antonio TX 78293-0659**

City State ZIP Code

Last 4 digits of account number

Debtor 1 James Earl Banks  
Debtor 2 Marilyn Lorraine BanksCase number (if known) 17-50317**Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page**

**Texas Comptroller of Public Accounts**  
 Name P.O. Box 13528, Capitol Station  
 Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

**Austin** TX **78711**  
 City State ZIP Code

Last 4 digits of account number \_\_\_\_\_

**United States Attorney**  
 Name Taxpayer Division  
 Number Street  
601 N.W. Loop 410, Suite 600

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

**San Antonio** TX **78216-5512**  
 City State ZIP Code

Last 4 digits of account number \_\_\_\_\_

**United States Attorney General**  
 Name Department of Justice  
 Number Street  
950 Pennsylvania Avenue, N.W.

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

**Washington** DC **20530**  
 City State ZIP Code

Last 4 digits of account number \_\_\_\_\_

Debtor 1 James Earl Banks  
Debtor 2 Marilyn Lorraine BanksCase number (if known) 17-50317**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

	Total claim	
Total claims from Part 1	6a. Domestic support obligations	6a. <u>\$0.00</u>
	6b. Taxes and certain other debts you owe the government	6b. <u>\$0.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c. <u>\$0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. + <u>\$2,000.00</u>
	6e. Total. Add lines 6a through 6d.	6d. <u>\$2,000.00</u>

	Total claim	
Total claims from Part 2	6f. Student loans	6f. <u>\$0.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. <u>\$0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. <u>\$0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. + <u>\$6,296.00</u>
	6j. Total. Add lines 6f through 6i.	6j. <u>\$6,296.00</u>

Fill in this information to identify your case:			
Debtor 1	<u>James</u> First Name	<u>Earl</u> Middle Name	<u>Banks</u> Last Name
Debtor 2 (Spouse, if filing)	<u>Marilyn</u> First Name	<u>Lorraine</u> Middle Name	<u>Banks</u> Last Name
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF TEXAS</u>			
Case number (if known)	<u>17-50317</u>		

Check if this is an amended filing

Official Form 106G

**Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

**1. Do you have any executory contracts or unexpired leases?**

- No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.  
 Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

**2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.**

Person or company with whom you have the contract or lease

State what the contract or lease is for

Fill in this information to identify your case:			
Debtor 1	<u>James</u> First Name	<u>Earl</u> Middle Name	<u>Banks</u> Last Name
Debtor 2 (Spouse, if filing)	<u>Marilyn</u> First Name	<u>Lorraine</u> Middle Name	<u>Banks</u> Last Name
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF TEXAS</u>			
Case number (if known)	<u>17-50317</u>		

Check if this is an amended filing

## Official Form 106H

### Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)
 

No  
 Yes
2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
 

No. Go to line 3.  
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?  
 No  
 Yes

In which community state or territory did you live? Texas Fill in the name and current address of that person.

#### Marilyn Lorraine Banks

Name of your spouse, former spouse, or legal equivalent

**1090 CR 768**

Number Street

<b>Devine</b>	<b>TX</b>	<b>78016</b>
City	State	ZIP Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

#### Column 1: Your codebtor

#### Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1 **Brandon L. Banks**  
 Name  
**1090 CR 768**  
 Number Street

Schedule D, line 2.10

Schedule E/F, line \_\_\_\_\_

Schedule G, line \_\_\_\_\_

**Navy Federal Cr Union**

<b>Devine</b>	<b>TX</b>	<b>78016</b>
City	State	ZIP Code

## Fill in this information to identify your case:

Debtor 1	James	Earl	Banks
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Marilyn	Lorraine	Banks
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF TEXAS</u>			
Case number (if known)	<u>17-50317</u>		

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

## Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1: Describe Employment

## 1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	<u>Self</u>	
Employer's name	<u>Jebco AC &amp; Heat</u>	
Employer's address	<u>1090 CR 768</u> Number Street	<u>1090 CR 768</u> Number Street
	<u>Devine</u> City      State      Zip Code	
	<u>TX      78016</u>	

How long employed there? 21 years      9 years

## Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. <u>\$0.00</u>	<u>\$0.00</u>
3. Estimate and list monthly overtime pay.	3. + <u>\$0.00</u>	<u>\$0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. <u>\$0.00</u>	<u>\$0.00</u>

Debtor 1 James Earl Banks  
Debtor 2 Marilyn Lorraine Banks

Case number (if known) 17-50317

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here .....	4. \$0.00	\$0.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$0.00	\$0.00
5b. Mandatory contributions for retirement plans	5b. \$0.00	\$0.00
5c. Voluntary contributions for retirement plans	5c. \$0.00	\$0.00
5d. Required repayments of retirement fund loans	5d. \$0.00	\$0.00
5e. Insurance	5e. \$0.00	\$0.00
5f. Domestic support obligations	5f. \$0.00	\$0.00
5g. Union dues	5g. \$0.00	\$0.00
5h. Other deductions. Specify: _____	5h. + \$0.00	\$0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$0.00	\$0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$0.00	\$0.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$2,949.00	\$153.00
8b. Interest and dividends	8b. \$0.00	\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$0.00	\$0.00
8d. Unemployment compensation	8d. \$0.00	\$0.00
8e. Social Security	8e. \$0.00	\$0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$0.00	\$0.00
8g. Pension or retirement income	8g. \$1,434.03	\$0.00
8h. Other monthly income. Specify: _____	8h. + \$0.00	\$0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$4,383.03	\$153.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$4,383.03	+ \$153.00 = \$4,536.03
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.	11. + \$0.00	
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____		
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.	12. \$4,536.03	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
<input type="checkbox"/> No.	Joint Debtor has raised prices on beer/sodas to increase revenue at Charlie's Icehouse	
<input checked="" type="checkbox"/> Yes. Explain:	_____	

Debtor 1 James Earl Banks  
 Debtor 2 Marilyn Lorraine Banks

Case number (if known) 17-50317

8a. Attached Statement (Debtor 1)

**JEBCO AC & Heating**

<b>Gross Monthly Income:</b>		<b>\$10,000.00</b>
<u>Expense</u>	<u>Category</u>	<u>Amount</u>
Cost of goods (parts purchased to repair/service)		\$6,000.00
vehicle ins		\$150.00
general liability insurance		\$51.00
supplies (paper, invoices, etc.)		\$120.00
tools, etc.		\$200.00
advertising		\$100.00
telephone		\$130.00
contract labor		\$300.00
<b>Total Monthly Expenses</b>		<b>\$7,051.00</b>
<b>Net Monthly Income:</b>		<b>\$2,949.00</b>

Debtor 1 James Earl Banks  
Debtor 2 Marilyn Lorraine Banks

Case number (if known) 17-50317

8a. Attached Statement (Debtor 2)

**Charlie's Ice House**

<b>Gross Monthly Income:</b>	<u>\$3,000.00</u>	
<u>Expense</u>	<u>Category</u>	<u>Amount</u>
Alarm/security		\$46.00
liability/ liquor insurance		\$120.00
beer/sodas		\$1,300.00
supplies		\$250.00
telephone		\$128.00
Community Natl Bank - mortgage/rent payment		\$1,003.00
<b>Total Monthly Expenses</b>		<u>\$2,847.00</u>
<b>Net Monthly Income:</b>		<u><u>\$153.00</u></u>

<b>Fill in this information to identify your case:</b>			
Debtor 1	<u>James</u> First Name	<u>Earl</u> Middle Name	<u>Banks</u> Last Name
Debtor 2 (Spouse, if filing)	<u>Marilyn</u> First Name	<u>Lorraine</u> Middle Name	<u>Banks</u> Last Name
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF TEXAS</u>			
Case number (if known)	<u>17-50317</u>		

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

**Official Form 106J****Schedule J: Your Expenses**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household**

## 1. Is this a joint case?

- No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?  
 No  
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

## 2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

 No Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son

20

 No Yes No

&lt;input type="checkbox

Debtor 1 James Earl Banks  
 Debtor 2 Marilyn Lorraine Banks

Case number (if known) 17-50317

		<u>Your expenses</u>
5.	Additional mortgage payments for your residence, such as home equity loans	5. _____
6.	Utilities:	
6a.	Electricity, heat, natural gas	6a. _____ \$375.00
6b.	Water, sewer, garbage collection	6b. _____ \$180.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. _____ \$189.00
6d.	Other. Specify: <u>mobile phones</u>	6d. _____ \$150.00
7.	Food and housekeeping supplies	7. _____ \$700.00
8.	Childcare and children's education costs	8. _____
9.	Clothing, laundry, and dry cleaning	9. _____ \$110.00
10.	Personal care products and services	10. _____ \$40.00
11.	Medical and dental expenses	11. _____ \$150.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. _____ \$300.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13. _____ \$87.03
14.	Charitable contributions and religious donations	14. _____ \$100.00
15.	Insurance.	
	Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.	Life insurance	15a. _____ \$36.00
15b.	Health insurance	15b. _____ \$545.00
15c.	Vehicle insurance	15c. _____ \$172.00
15d.	Other insurance. Specify: _____	15d. _____
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. _____
17.	Installment or lease payments:	
17a.	Car payments for Vehicle 1	17a. _____
17b.	Car payments for Vehicle 2	17b. _____
17c.	Other. Specify: _____	17c. _____
17d.	Other. Specify: _____	17d. _____
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. _____
19.	Other payments you make to support others who do not live with you. Specify: _____	19. _____

Debtor 1 **James Earl Banks**  
 Debtor 2 **Marilyn Lorraine Banks**

Case number (if known) 17-50317

**20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property \_\_\_\_\_

20a. \_\_\_\_\_

20b. Real estate taxes \_\_\_\_\_

20b. \_\_\_\_\_

20c. Property, homeowner's, or renter's insurance \_\_\_\_\_

20c. \_\_\_\_\_

20d. Maintenance, repair, and upkeep expenses \_\_\_\_\_

20d. \_\_\_\_\_

20e. Homeowner's association or condominium dues \_\_\_\_\_

20e. \_\_\_\_\_

**21. Other. Specify: \_\_\_\_\_**

21. + \_\_\_\_\_

**22. Calculate your monthly expenses.**

22a. Add lines 4 through 21. \_\_\_\_\_

22a. **\$3,846.03**

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2. \_\_\_\_\_

22b. \_\_\_\_\_

22c. Add line 22a and 22b. The result is your monthly expenses. \_\_\_\_\_

22c. **\$3,846.03**

**23. Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I. \_\_\_\_\_

23a. **\$4,536.03**

23b. Copy your monthly expenses from line 22c above. \_\_\_\_\_

23b. **-\$3,846.03**

23c. Subtract your monthly expenses from your monthly income.

The result is your monthly net income. \_\_\_\_\_

23c. **\$690.00**

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

 No. Yes.Explain here:  
**None.**

<b>Fill in this information to identify your case:</b>			
Debtor 1	<u>James</u> First Name	<u>Earl</u> Middle Name	<u>Banks</u> Last Name
Debtor 2 (Spouse, if filing)	<u>Marilyn</u> First Name	<u>Lorraine</u> Middle Name	<u>Banks</u> Last Name
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF TEXAS</u>			
Case number (if known)	<u>17-50317</u>		

Check if this is an amended filing

Official Form 106Dec

## Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X James Earl Banks  
James Earl Banks, Debtor 1  
Date 3/11/17  
MM / DD / YYYY

X Marilyn Lorraine Banks  
Marilyn Lorraine Banks, Debtor 2  
Date 03/01/2017  
MM / DD / YYYY

Fill in this information to identify your case:			
Debtor 1	<u>James</u> First Name	<u>Earl</u> Middle Name	<u>Banks</u> Last Name
Debtor 2 (Spouse, if filing)	<u>Marilyn</u> First Name	<u>Lorraine</u> Middle Name	<u>Banks</u> Last Name
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF TEXAS</u>			
Case number (if known)	<u>17-50317</u>		

Check if this is an amended filing

Official Form 107

**Statement of Financial Affairs for Individuals Filing for Bankruptcy**

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Give Details About Your Marital Status and Where You Lived Before**

1. What is your current marital status?

- Married  
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- No  
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?

(Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- No  
 Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Debtor 1 James Earl Banks  
Debtor 2 Marilyn Lorraine Banks

Case number (if known) 17-50317

**Part 2: Explain the Sources of Your Income****4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

 No Yes. Fill in the details.

	Debtor 1	Debtor 2		
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of the current year until the date you filed for bankruptcy:	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$2,800.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$2,300.00
For the last calendar year: (January 1 to December 31, <u>2016</u> ) YYYY	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$121,226.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$28,939.00
For the calendar year before that: (January 1 to December 31, <u>2015</u> ) YYYY	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$111,042.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$28,337.00

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are in a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

 No Yes. Fill in the details.

	Debtor 1	Debtor 2		
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
From January 1 of the current year until the date you filed for bankruptcy:	DFAS retirement	\$1,552.00	gross oil royalty	\$117.40
For the last calendar year: (January 1 to December 31, <u>2016</u> ) YYYY	DFAS retirement	\$18,361.00	gross oil royalty	\$1,558.39
For the calendar year before that: (January 1 to December 31, <u>2015</u> ) YYYY	DFAS retirement	\$18,361.00		

Debtor 1 James Earl Banks  
Debtor 2 Marilyn Lorraine Banks

Case number (if known) 17-50317

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**

**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

**7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

*Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations such as child support and alimony.

No

Yes. List all payments to an insider.

**8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

No

Yes. List all payments that benefited an insider.

Debtor 1 James Earl Banks  
Debtor 2 Marilyn Lorraine BanksCase number (if known) 17-50317**Part 4: Identify Legal Actions, Repossessions, and Foreclosures**

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

No  
 Yes. Fill in the details.

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

No. Go to line 11.  
 Yes. Fill in the information below.

	Describe the property	Date	Value of the property
Community National Bank Creditor's Name	posted business property Charlie's Ice House for foreclosure which resulted in filing of Chapter 13 case		
Number Street	Explain what happened		
	<input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.		
City	State	ZIP Code	

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No  
 Yes. Fill in the details.

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No  
 Yes

**Part 5: List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No  
 Yes. Fill in the details for each gift.

Debtor 1 James Earl Banks  
 Debtor 2 Marilyn Lorraine Banks

Case number (if known) 17-50317

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No

Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed est. \$100 given on average month	Date you contributed	Value
<u>Divine Baptist Church</u> Charity's Name			
Number Street			
City	State	ZIP Code	

#### Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No

Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
2013 Dodge Ram pickup got on fire and was rendered a total loss (vehicle was driven and note was paid by Debtor's son)	Debtors filed insurance claim with GEICO and paid the vehicle lienholder... claim was resolved.	Feb. 2016	

#### Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required for your bankruptcy.

No

Yes. Fill in the details.

Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
<u>Chance M. McGhee, Attorney at Law</u> 8207 Callaghan Rd. #250	Attorney fees as described in the attached schedule 2016(b)  \$310 Filing fee \$53 Credit bureau report	02/06/2017	\$2,500.00

San Antonio TX 78230  
City State ZIP Code  
cmcghee@chancemcgleelaw.com  
Email or website address

Person Who Made the Payment, if Not You

Debtor 1 James Earl Banks  
Debtor 2 Marilyn Lorraine BanksCase number (if known) 17-50317

<u>Matt Obermeier Attorney</u> Person Who Was Paid	Description and value of any property transferred paid attorneys fees to handle TRO to stop foreclosure and to negotiate with Community National Bank to no avail regarding Debtor's business property	Date payment or transfer was made	Amount of payment
Number Street		<u>Dec. 2016</u>	<u>\$3,500.00</u>

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Email or website address \_\_\_\_\_

Person Who Made the Payment, if Not You \_\_\_\_\_

Cricket Debt Counseling  
Person Who Was PaidDescription and value of any property transferred  
debt counseling certificates

Number Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Email or website address \_\_\_\_\_

Person Who Made the Payment, if Not You \_\_\_\_\_

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- No  
 Yes. Fill in the details.

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- No  
 Yes. Fill in the details.

Raymond Sockwell  
Person Who Received TransferDescription and value of any  
property transferred  
**sold 1996 Chevrolet Tahoe for  
est. \$1,500**Describe any property or payments  
received or debts paid in exchangeDate transfer  
was made  
August 2016

Number Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Person's relationship to you \_\_\_\_\_

Debtor 1 James Earl Banks  
Debtor 2 Marilyn Lorraine Banks

Case number (if known) 17-50317

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

- No  
 Yes. Fill in the details.

**Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- No  
 Yes. Fill in the details.

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- No  
 Yes. Fill in the details.

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- No  
 Yes. Fill in the details.

**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- No  
 Yes. Fill in the details.

Debtor 1 James Earl Banks  
Debtor 2 Marilyn Lorraine BanksCase number (if known) 17-50317**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substance, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar item.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- No  
 Yes. Fill in the details.

25. Have you notified any governmental unit of any release of hazardous material?

- No  
 Yes. Fill in the details.

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- No  
 Yes. Fill in the details.

**Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
 A member of a limited liability company (LLC) or limited liability partnership (LLP)  
 A partner in a partnership  
 An officer, director, or managing executive of a corporation  
 An owner of at least 5% of the voting or equity securities of a corporation

- No. None of the above applies. Go to Part 12.  
 Yes. Check all that apply above and fill in the details below for each business.

Charlie's Ice House  
Business NameDescribe the nature of the business  
bar1721 Hwy 173 N  
Number Street

Name of accountant or bookkeeper

Devine  
City      TX    78016  
State ZIP CodeEmployer Identification number  
Do not include Social Security number or ITIN.

EIN: \_\_\_\_\_

Dates business existed

From 2008 To present

Debtor 1 James Earl Banks  
Debtor 2 Marilyn Lorraine Banks

Case number (if known) 17-50317

Jebco AC & Heating  
Business Name

Describe the nature of the business  
A/C & heating repair

Number    Street   

Name of accountant or bookkeeper

City    State    ZIP Code   

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

No

Yes. Fill in the details below.

#### Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X James Earl Banks  
James Earl Banks, Debtor 1

Date 3/1/17

X Marilyn Lorraine Banks  
Marilyn-Lorraine Banks, Debtor 2

Date 3-1-17

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

No  
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No  
 Yes. Name of person   

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION

In re James Earl Banks  
Marilyn Lorraine Banks

Case No. 17-50317

Chapter 13

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	<u>\$4,500.00</u>
Prior to the filing of this statement I have received.....	<u>\$2,500.00</u>
Balance Due.....	<u>\$2,000.00</u>

2. The source of the compensation paid to me was:

Debtor  Other (specify)

3. The source of compensation to be paid to me is:

Debtor  Other (specify)

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

B2030 (Form 2030) (12/15)

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

*03/01/2017*

Date

*CMG*

Bar No. 00791226

Chance M. McGhee  
Chance M. McGhee, Attorney at Law  
8207 Callaghan Rd. #250  
San Antonio TX 78230

Phone: (210) 342-3400 / Fax: (210) 366-4791

*James E. Banks*  
James Earl Banks

*Marilyn L. Banks*  
Marilyn Lorraine Banks

<b>Fill in this information to identify your case:</b>				<b>Check as directed in lines 17 and 21:</b>
Debtor 1	<u>James</u> First Name	<u>Earl</u> Middle Name	<u>Banks</u> Last Name	According to the calculations required by this Statement:
Debtor 2 (Spouse, if filing)	<u>Marilyn</u> First Name	<u>Lorraine</u> Middle Name	<u>Banks</u> Last Name	<input checked="" type="checkbox"/> 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3). <input type="checkbox"/> 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3). <input checked="" type="checkbox"/> 3. The commitment period is 3 years. <input type="checkbox"/> 4. The commitment period is 5 years.
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF TEXAS</u>				
Case number (if known)	<u>17-50317</u>			<input type="checkbox"/> Check if this is an amended filing

**Official Form 122C-1****Chapter 13 Statement of Your Current Monthly Income  
and Calculation of Commitment Period**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

**Part 1a Calculate Your Average Monthly Income****1. What is your marital and filing status? Check one only.**

- Not married. Fill out Column A, lines 2-11.  
 Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	<b>Column A Debtor 1</b>	<b>Column B Debtor 2 or non-filing spouse</b>
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$0.00	\$0.00
3. Alimony and maintenance payments. Do not include payments from a spouse.	\$0.00	\$0.00
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.	\$0.00	\$0.00
5. Net income from operating a business, profession, or farm		
	Debtor 1	Debtor 2
Gross receipts (before all deductions)	<u>\$10,102.00</u>	<u>\$2,411.58</u>
Ordinary and necessary operating expenses	<u>— \$7,768.67</u>	<u>— \$3,896.33</u>
Net monthly income from a business, profession, or farm	<u>\$2,333.33</u>	<u>(\$1,484.75)</u>
	Copy here ➔	<u>\$2,333.33</u>
	See continuation page(s) for details	<u>(\$1,484.75)</u>

Debtor 1 James Earl Banks  
Debtor 2 Marilyn Lorraine Banks

Case number (if known) 17-50317

Column A  
Debtor 1Column B  
Debtor 2 or  
non-filing spouse

## 6. Net income from rental and other real property

	Debtor 1	Debtor 2	
Gross receipts (before all deductions)	\$0.00	\$0.00	
Ordinary and necessary operating expenses	-\$0.00	-\$0.00	
Net monthly income from rental or other real property	\$0.00	\$0.00	Copy here ➔ \$0.00 \$0.00

## 7. Interest, dividends, and royalties

## 8. Unemployment compensation

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: ↓

For you.....	\$0.00
For your spouse.....	\$0.00

## 9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.

## 10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.

_____	_____	_____
_____	_____	_____
+ <span style="border: 1px solid black; padding: 2px;">\$3,885.33</span>	+ <span style="border: 1px solid black; padding: 2px;">(\$1,484.75)</span>	= <span style="border: 1px solid black; padding: 2px;">\$2,400.58</span>
Total average monthly income		

**Part 2: Determine How to Measure Your Deductions from Income**

12. Copy your total average monthly income from line 11. ..... \$2,400.58

13. Calculate the marital adjustment. Check one:

- You are not married. Fill in 0 below.  
 You are married and your spouse is filing with you. Fill in 0 below.  
 You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

_____	_____
_____	_____
+ <span style="border: 1px solid black; padding: 2px;">\$0.00</span>	Copy here ➔
Total.....	- <span style="border: 1px solid black; padding: 2px;">\$0.00</span>

14. Your current monthly income. Subtract the total in line 13 from line 12.

\$2,400.58

Debtor 1 **James Earl Banks**  
 Debtor 2 **Marilyn Lorraine Banks**

Case number (if known) 17-50317

## 15. Calculate your current monthly income for the year. Follow these steps:

15a. Copy line 14 here  \$2,400.58Multiply line 15a by 12 (the number of months in a year). X 1215b. The result is your current monthly income for the year for this part of the form. **\$28,806.96**

## 16. Calculate the median family income that applies to you. Follow these steps:

16a. Fill in the state in which you live. Texas16b. Fill in the number of people in your household. 316c. Fill in the median family income for your state and size of household. **\$64,894.00**

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

## 17. How do the lines compare?

17a.  Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. Go to Part 3. Do NOT fill out Calculation of Your Disposable Income (Official Form 122C-2).17b.  Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.**Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)**18. Copy your total average monthly income from line 11. **\$2,400.58**

19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a. **\$0.00**19b. Subtract line 19a from line 18. **\$2,400.58**

## 20. Calculate your current monthly income for the year. Follow these steps:

20a. Copy line 19b **\$2,400.58**Multiply by 12 (the number of months in a year). X 1220b. The result is your current monthly income for the year for this part of the form. **\$28,806.96**20c. Copy the median family income for your state and size of household from line 16c. **\$64,894.00**

## 21. How do the lines compare?

21a.  Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.21b.  Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

Debtor 1 James Earl Banks  
Debtor 2 Marilyn Lorraine Banks

Case number (if known) 17-50317

**Part 4: Sign Below**

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

James Earl Banks  
James Earl Banks, Debtor 1

Date 03/01/2017  
MM / DD / YYYY

Marilyn Lorraine Banks  
Marilyn Lorraine Banks, Debtor 2

Date 03/01/2017  
MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Debtor 1 James Earl Banks  
Debtor 2 Marilyn Lorraine BanksCase number (if known) 17-50317

## 5. Net income from operating a business, profession, or farm (details):

Debtor 1 / Debtor 2	Description (if available)	Average Monthly Amount
<u>Debtor 2</u>	<u>Charlies Bar</u>	
Gross receipts (before all deductions)		\$2,411.58
Ordinary and necessary operating expenses		\$3,896.33
Net monthly income from a business, profession, or farm		(\$1,484.75)
<u>Debtor 1</u>	<u>JEBCO</u>	
Gross receipts (before all deductions)		\$10,102.00
Ordinary and necessary operating expenses		\$7,768.67
Net monthly income from a business, profession, or farm		\$2,333.33

Fill in this information to identify your case:			
Debtor 1	<u>James</u> First Name	<u>Earl</u> Middle Name	<u>Banks</u> Last Name
Debtor 2 (Spouse, if filing)	<u>Marilyn</u> First Name	<u>Lorraine</u> Middle Name	<u>Banks</u> Last Name
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF TEXAS</u>			
Case number (if known)	<u>17-50317</u>		

Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

#### Part 1: Summarize Your Assets

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B.....	<u>\$172,360.00</u>
1b. Copy line 62, Total personal property, from Schedule A/B.....	<u>\$64,971.47</u>
1c. Copy line 63, Total of all property on Schedule A/B.....	<u><span style="border: 1px solid black; padding: 2px;">\$237,331.47</span></u>

#### Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D.....	<u>\$106,212.83</u>
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	<u>\$2,000.00</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... +	<u>\$6,296.00</u>
	<span style="border: 1px solid black; padding: 2px;">Your total liabilities</span>
	<span style="border: 1px solid black; padding: 2px;"><u>\$114,508.83</u></span>

#### Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I.....	<u>\$4,536.03</u>
5. Schedule J: Your Expenses (Official Form 106J)	
Copy your monthly expenses from line 22c of Schedule J.....	<u>\$3,846.03</u>

Debtor 1 James Earl Banks  
Debtor 2 Marilyn Lorraine Banks

Case number (if known) 17-50317

**Part 4: Answer These Questions for Administrative and Statistical Records**

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  
 Yes

7. What kind of debt do you have?

- Your debts are primarily consumer debts. *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.  
 Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:

Total claim

From Part 4 on *Schedule E/F*, copy the following:

9a. Domestic support obligations. (Copy line 6a.)

9b. Taxes and certain other debts you owe the government. (Copy line 6b.)

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

9d. Student loans. (Copy line 6f.)

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) +

9g. Total. Add lines 9a through 9f.